

Khai Hee Kwan
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RECEIVED
CENTRAL FAX CENTER
JAN 06 2004

OFFICIAL

STEVEN R WASYLCHAK
Examiner
USPTO
Art Unit 3624
FAX: 703-872-9326

Dear Sir,

RE: INFORMALITY RE PAYMENT OF FEE INQUIRY

The Title of the Invention: Method, apparatus and program for pricing, transferring, buying, selling and exercising financial options for paying educational course fees

The Name of the Inventor: Khai Hee Kwan
Customer Number : 23336 Application Number: 09/922,489

I refer to my previous letter to you on the 15 Oct 2003 which includes my authorization to make payment of US 9 in PTO 2038 in response to your "informality fee" letter dated 1 Oct 2003. I was informed through my banking statement that instead of US 9, I was charged US 18 for the above item dated 20 Nov 2003 with USPTO reference 24301283323. Please enlighten me how a billing for US 9 can result in a charge for US 18 on my credit card. All I am asking is clarification on this matter as it is confusing to me and while this is only a nine dollar question, it is nevertheless just as important to me to find out how this happened. Your response in this matter is greatly appreciated and if it is not too inconvenient, I would prefer a receipt for this as well for my record.

Thanks and regards

Khai Hee Kwan

Email: khkwan@yahoo.com

Dated: 6 JAN 2004

Total pages faxed 1 including this page.